In re: Darren W. Weigel Debtor Case No. 16-02442-HWV Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0314-1 User: REshelman Page 1 of 1 Date Rcvd: Jun 18, 2019 Form ID: 3180W Total Noticed: 14

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2019. db +Darren W. Weigel, 900 Chestnut Street, Delta, PA 17314-8102 +Bank of America, N.A., P O Box 982284, El Paso +Cona, Po Box 6497, Sioux Falls, SD 57117-6497 4842243 El Paso, TX 79998-2284 4799176 Law Offices of Hayt, Hayt & Landau, 123 South Broad Street, 4799182 Suite 1660, Philadelphia, PA 19109-1003 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 4799173 EDI: BANKAMER.COM Jun 18 2019 23:33:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998 4799175 EDI: CAPITALONE.COM Jun 18 2019 23:33:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238 EDI: CAPITALONE.COM Jun 18 2019 23:33:00 Capital One Bank (USA), N.A., PO Box 71083, 4811861 Charlotte, NC 28272-1083 +EDI: CHASE.COM Jun 18 2019 23:33:00 Wilmington, DE 19801-2920 4799177 201 N. Walnut St//De1-1027, Chase Card, +EDI: CITICORP.COM Jun 18 2019 23:33:00 4799179 Citi, Po Box 6241, Sioux Falls, SD 57117-6241 +EDI: DISCOVER.COM Jun 18 2019 23:33:00 Discover Fin Svcs Llc, Po Box 15316, 4799181 Wilmington, DE 19850-5316 4824769 EDI: RESURGENT.COM Jun 18 2019 23:33:00 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 E-mail/Text: camanagement@mtb.com Jun 18 2019 19:44:56 4799183 M & T Bank, 1 Fountain Plz, Buffalo, NY 14203 E-mail/Text: camanagement@mtb.com Jun 18 2019 19:44:56 M&T Bank, P.O. Box 840, 4808493 Buffalo, NY 14240-0840 4799180 E-mail/Text: creditreconciliation@peoples.com Jun 18 2019 19:45:15 Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604 TOTAL: 10 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 4799174\* Po Box 982238, (address filed with court: Bk Of Amer, El Paso, TX 79998) 201 N. Walnut St//Del-1027, 4799178\* Wilmington, DE 19801-2920 +Chase Card, TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2019 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2019 at the address(es) listed below: Charles J DeHart, III (Trustee)
James Warmbrodt on behalf of TWecf@pamd13trustee.com on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com M&T Bank bkgroup@kmllawgroup.com on behalf of Creditor John F Goryl Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com Paul Donald Murphy-Ahles on behalf of Debtor 1 Darren W. Weigel pmurphy@dplglaw.com, kgreene@dplglaw.com on behalf of Creditor M&T Bank tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com Thomas I Puleo United States Trustee ustpregion03.ha.ecf@usdoj.gov TOTAL: 7

Information to	identify the case:	
Debtor 1	Darren W. Weigel	Social Security number or ITIN xxx-xx-8491
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)		Social Security number or ITIN
	First Name Middle Name Last Name	EIN
United States Bar	nkruptcy Court Middle District of Pennsylvania	
Case number: 1:	:16-bk-02442-HWV	

# **Order of Discharge**

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Darren W. Weigel

6/18/19

By the court:

Honorable Henry W. Van Eck United States Bankruptcy Judge

By: REshelman, Deputy Clerk

#### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

## Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

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- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
   1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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